

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
8/13/24 2:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

ANDY FANG

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-21620

Chapter 13

Related to Dkt. No. 81

ORDER OF COURT

AND NOW, this 13th day of August 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**



GREGORY J. TADDONIO  
CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:  
Andy Fang  
Debtor

Case No. 19-21620-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 13, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2024:

Recip ID	Recipient Name and Address
db	# Andy Fang, 3 Dorchester Drive, Apt. 406, Pittsburgh, PA 15241-1004
at	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
15211308	American Airlines Federal Credit Union, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15081250	American Airlines Federal Credit Union, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15068857	+ American Airlines Federal Credit Union, c/o Bruce W. Akerly, Akerly Law PLLC, 878 S. Denton Tap Rd., Suite 100, Coppell, TX 75019-4563
15054781	+ Rocket Loans, 1001 Woodward, Suite 1750, Detroit, MI 48226-1904

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Aug 13 2024 23:53:00	Borough of Carnegie, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 13 2024 23:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:17:52	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:07:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: ebn_ais@aisinfo.com	Aug 14 2024 00:06:52	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15037435	Email/Text: bankruptcy@aacreditunion.org	Aug 13 2024 23:53:00	American Airlines Credit Union, 4151 Amon Carter Blvd., Fort Worth, TX 76155
15054768	Email/Text: bankruptcy@aacreditunion.org	Aug 13 2024 23:53:00	American Airlines Credit Union, P O Box 619001, Dallas, TX 75261-9001
15081249	Email/Text: bankruptcy@aacreditunion.org	Aug 13 2024 23:53:00	American Airlines Federal Credit Union, MD 2100, PO Box 619001, DFW Airport, TX 75621
15054769	Email/PDF: bncnotices@becket-lee.com	Aug 14 2024 00:07:15	American Express, PO Box 981537, El Paso, TX 79998-1537
15059983	Email/PDF: bncnotices@becket-lee.com	Aug 14 2024 00:18:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 13, 2024

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Total Noticed: 47

15054770	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2024 00:18:25	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15091596	+ Email/Text: ebnjts@grblaw.com	Aug 13 2024 23:53:00	Borough of Carnegie, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15054772	^ MEBN	Aug 13 2024 23:45:34	CBE Group, Inc., P.O. Box 2217, Waterloo, IA 50704-2217
15052910	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2024 00:06:20	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15054771	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2024 00:18:30	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15053573	+ Email/Text: RASEBN@raslg.com	Aug 13 2024 23:53:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15081123	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2024 00:07:16	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15054774	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2024 00:07:18	Citicards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
15054775	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2024 00:07:10	Citicards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
15054776	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 13 2024 23:53:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
15054773	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 14 2024 00:06:47	Chase Card, P.O. Box 15369, Wilmington, DE 19850
15074244	Email/PDF: resurgentbknofications@resurgent.com	Aug 14 2024 00:06:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15054777	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2024 00:17:43	National Tire & BT/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15054778	+ Email/Text: bnc@nordstrom.com	Aug 13 2024 23:53:25	Nordstrom/TD Bank USA, 13531 E Caley Ave., Englewood, CO 80111-6504
15054779	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2024 23:53:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15075984	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2024 23:53:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15201628	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:19:46	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15077852	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:06:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15072265	+ Email/Text: ebnpeoples@grblaw.com	Aug 13 2024 23:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15054780	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2024 23:54:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15053596	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2024 23:54:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408
15063543	+ Email/Text: OpsEscalations@RocketLoans.com	Aug 13 2024 23:53:00	RocketLoans Marketplace, C/O RocketLoans, 1274 Library St., Detroit, MI 48226-2256
15054782	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:07:07	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15054783	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:17:49	SYNCB/BP, PO Box 965024, Orlando, FL 32896-5024

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 13, 2024

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Total Noticed: 47

15054784	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:07:05	SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-0001
15054785	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:18:04	SYNCB/Google, PO Box 965022, Orlando, FL 32896-5022
15054786	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:20:53	SYNCB/Pay Pal, P.O. Box 965005, Orlando, FL 32896-5005
15054787	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:21:31	Synch/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
15038422	+ Email/PDF: ebn_ais@aisinfo.com	Aug 14 2024 00:06:47	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15081149	+ Email/Text: bncmail@w-legal.com	Aug 13 2024 23:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15054788	+ Email/Text: bncmail@w-legal.com	Aug 13 2024 23:53:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
TOTAL: 41			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P O BOX 619001, MD 2100, DFW AIRPORT TX 75261-9001, address filed with court., American Airlines Federal Credit Union, MD 2100, PO Box 619001, DFW Airport, TX 75621
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15054767	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P O BOX 619001, MD 2100, DFW AIRPORT TX 75261-9001, address filed with court., American Airlines Credit Union, 4151 Amon Carter Blvd., Fort Worth, TX 76155
15201742	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15071344	*+	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2024 at the address(es) listed below:

Name	Email Address
David W. Raphael	on behalf of Creditor American Airlines Federal Credit Union raphaeld@fnb-corp.com
Denise Carlon	

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 13, 2024

Form ID: pdf900

Total Noticed: 47

on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com

Elizabeth L. Slaby

on behalf of Creditor American Airlines Federal Credit Union bslaby@lenderlaw.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Carnegie jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com

Matthew M. Herron

on behalf of Debtor Andy Fang mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10